

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Western District of North Carolina

In re:  
 Johnny Rona McPhail  
 Debtor

Case No. 19-31714-ltb  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0419-3

User: admin  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 39

Date Rcvd: Dec 20, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 22, 2019.

db +Johnny Rona McPhail, 10821 Slalom Hill Rd., Charlotte, NC 28278-7315  
 smg +United States Attorney, 227 West Trade Street, Carillon Bldg, Suite 1700,  
 Charlotte, NC 28202-1675  
 6008605 +Atrium Health, PO Box 71108, Charlotte, NC 28272-1108  
 6008609 ++CARTER YOUNG INC, 882 N MAIN STREET, SUITE 120, CONYERS GA 30012-4442  
 (address filed with court: Carter Young INC, 882 N Main Street, Suite 120,  
 Conyers, GA 30012-4442)  
 6008608 +Carolinas Healthcare, PO Box 71108, Charlotte, NC 28272-1108  
 6008612 Hutchens Law Firm, PO Box 1028, Fayetteville, NC 28302-1028  
 6008615 +Law Office of Chris Karrensteen, 10590 Independence PT. Parkway, ste. 200,  
 Matthews, NC 28105-4176  
 6008600 +Mr. Johnny Mc Phail, 10821 Slalom Hill Rd., Charlotte, NC 28278-7315  
 6008617 +PNC Bank Mortgage Svc., PO Box 8703, Dayton, OH 45401-8703  
 6008618 PNC Bank, National Association, 3232 Newmark Drive, Miami, OH 45342-5421  
 6008624 Springleaf, PO Box 4193, Rock Hill, SC 29732-6193  
 6008625 Stowe Creek HOA, c/o Cedar Mgmt. Group, PO Box 26844, Charlotte, NC 28221-6844  
 6008601 +U.S. Attorney's Office, 227 W. Trade St., Suite 1700, Charlotte, NC 28202-3218  
 6008629 +US Acute Care Solution, EMP of Mecklenburg County, PO Box 14000, Belfast, ME 04915-4033  
 6008630 Wellington Square Apartments, Carter-Young, INC, 882 N Main ST, STE 120,  
 Conyers, GA 30012-4442  
 6008633 Westgate Resort Blue Tr. Orlando Ltd., 5601 Windover Dr., Orlando, FL 32819-7936

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: barbara@barbaralwhite.com Dec 20 2019 18:28:04 Barbara L. White,  
 1101 South Boulevard, Suite 201, Charlotte, NC 28203  
 tr +E-mail/Text: ebnmail@chl3clt.com Dec 20 2019 18:28:26 Warren L. Tadlock,  
 5970 Fairview Road, Suite 650, Charlotte, NC 28210-2100  
 6008606 EDI: CAPITALONE.COM Dec 20 2019 23:28:00 Capital One Bank USA, NA, PO Box 30281,  
 Salt Lake City, UT 84130-0281  
 6008607 EDI: RMSC.COM Dec 20 2019 23:28:00 Care Credit/Synco, PO Box 965036,  
 Orlando, FL 32896-5036  
 6008604 +E-mail/Text: taxbk@mecklenburgcountync.gov Dec 20 2019 18:28:32 City-County Tax Collector,  
 PO Box 31637, Charlotte, NC 28231-1637  
 6008610 E-mail/Text: mediamanagers@clientservices.com Dec 20 2019 18:28:11 Client Services Inc.,  
 3451 Harry S. Truman Blvd., St. Charles, MO 63301-9816  
 6008611 +EDI: RMSC.COM Dec 20 2019 23:28:00 HH Gregg/Synco, PO Box 965036,  
 Orlando, FL 32896-5036  
 6008704 +EDI: IRS.COM Dec 20 2019 23:28:00 Internal Revenue Service, P.O. Box 7317,  
 Philadelphia, PA 19101-7317  
 6008614 E-mail/Text: BKRMailOPS@weltman.com Dec 20 2019 18:28:16 Kay Jewelers, 375 Ghent Rd.,  
 Fairlawn, OH 44333-4600  
 6008616 E-mail/Text: bknotices@mbandw.com Dec 20 2019 18:28:35 McCarthy Burgess & Wolff,  
 2600 Cannon Rd., Cleveland, OH 44146  
 6008603 +EDI: NCDEPREV.COM Dec 20 2019 23:28:00 NC Department of Revenue, PO Box 1168,  
 Raleigh, NC 27602-1168  
 6008705 EDI: NCDEPREV.COM Dec 20 2019 23:28:00 North Carolina Department of Revenue,  
 Bankruptcy Unit, P.O. Box 1168, Raleigh, NC 27602-1168  
 6008800 +EDI: PRA.COM Dec 20 2019 23:28:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 6008619 EDI: Q3G.COM Dec 20 2019 23:28:00 Quantum3 Group LLC as agent for Credit Corp, PO Box 788,  
 Kirkland, WA 98083-0788  
 6008620 EDI: Q3G.COM Dec 20 2019 23:28:00 Quantum3 Group LLC as agent for Sandi Fundi, PO Box 788,  
 Kirkland, WA 98083-0788  
 6008621 E-mail/Text: Supportservices@receivablesperformance.com Dec 20 2019 18:28:41  
 Receivables Performance, 20816 44th Ave., W. Lynwood, WA 98036  
 6008623 E-mail/Text: tmcleod@dew.sc.gov Dec 20 2019 18:28:34  
 SC Department of Employment & Workforce, 1550 Gadsden Street, PO Box 8597,  
 Columbia, SC 29202-8597  
 6008622 E-mail/Text: tmcleod@dew.sc.gov Dec 20 2019 18:28:34  
 SC Department of Employment and Workforce, PO Box 8597, Columbia, SC 29202-8597  
 6008626 EDI: RMSC.COM Dec 20 2019 23:28:00 Synchrony Bank, c/o PRA Receivables Management, LLC,  
 POB 41021, Norfolk, VA 23541-1021  
 6008627 E-mail/Text: DL-ICOMSBankruptcy@charter.com Dec 20 2019 18:28:36 Time Warner,  
 PO Box 70872, Charlotte, NC 28272-0872  
 6008628 EDI: USAA.COM Dec 20 2019 23:28:00 USAA Savings Bank, 10750 McDermott Freeway,  
 San Antonio, TX 78288-1600  
 6008631 EDI: WFFC.COM Dec 20 2019 23:28:00 Wells Fargo Bank N.A., dba Wells Fargo Dealer,  
 PO Box 19657, Irvine, CA 92623-9657  
 6008632 EDI: WFFC.COM Dec 20 2019 23:28:00 Wells Fargo Dealer Services, PO Box 1697,  
 Winterville, NC 28590-1697

TOTAL: 23

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

6008613\* +Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346  
6008602\* Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 22, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 20, 2019 at the address(es) listed below:

Barbara L. White on behalf of Debtor Johnny Rona McPhail barbara@barbaralwhite.com  
Warren L. Tadlock wtadlock@chl3clt.com

TOTAL: 2

<b>Information to identify the case:</b>			
Debtor 1:		Johnny Rona McPhail	
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:		Western District of North Carolina	
Case number:		19-31714	
		Social Security number or ITIN:	xxx-xx-0766
		EIN:	--_-----
		Social Security number or ITIN:	-----
		EIN:	--_-----
		Date case filed for chapter:	13 12/18/19

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Johnny Rona McPhail	
2. All other names used in the last 8 years		
3. Address	10821 Slalom Hill Rd. Charlotte, NC 28278	
4. Debtor's attorney Name and address	Barbara L. White 1101 South Boulevard Suite 201 Charlotte, NC 28203	Contact phone (704) 375-9411 Email: <a href="mailto:barbara@barbaralwhite.com">barbara@barbaralwhite.com</a>
5. Bankruptcy trustee Name and address	Warren L. Tadlock 5970 Fairview Road, Suite 650 Charlotte, NC 28210	Contact phone 704.372.9650 Email: <a href="mailto:wtadlock@ch13clt.com">wtadlock@ch13clt.com</a>
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	401 West Trade Street Charlotte, NC 28202	Hours open: 8:30 am – 4:30 pm  Contact phone 704-350-7500  Date: 12/20/19

**For more information, see page 2**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.		<b>Location:</b> <b>5970 Fairview Road, Suite 650, Charlotte,          NC 28210</b>
	<p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p>	
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div style="float: right;"><b>Filing deadline: 3/21/20</b></div> <p><b>Deadline to file a complaint to challenge dischargeability of certain debts:</b></p> <p><b>You must file:</b></p> <ul style="list-style-type: none"> <li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li>   <li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <div style="clear: both;"></div> <div style="display: flex; justify-content: space-between;"> <span><b>Deadline for all creditors to file a proof of claim (except governmental units):</b></span> <span><b>Filing deadline: 2/26/20</b></span> </div> <div style="display: flex; justify-content: space-between;"> <span><b>Deadline for governmental units to file a proof of claim:</b></span> <span><b>Filing deadline: 6/15/20</b></span> </div> <hr/> <p><b>Deadlines for filing proof of claim:</b></p> <p>A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="#">www.uscourts.gov</a> or any bankruptcy clerk's office.          If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.          Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <div style="display: flex; justify-content: space-between;"> <span><b>Deadline to object to exemptions:</b></span> <span><b>Filing deadline:</b></span> </div> <div style="display: flex; justify-content: space-between;"> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p>30 days after the conclusion of the meeting of creditors</p> </div>	
<b>9. Filing of plan</b>	The debtor has filed a plan. The plan and notice of confirmation hearing will be sent separately.	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="#">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	